

## DATA CAPTURE FORM

Portfolio

1 June 2023

**This is not an application form.**

**For intermediary use only, for the purpose of collecting the data required to make an online application.**

**By ticking this box you are confirming that:**

- Where the application is for more than two applicants, I will input the first two applicants details using this online application and will provide the additional applicants(s) details to you using the additional applicant form in the documents section of your website
- All applicants have been resident and liable to tax in the UK for a minimum of the last two years and have a permanent right to reside
- At least one applicant is permanently employed or, if self employed, has been trading for at least two years
- At least one applicant must be the owner of a residential property or residential investment property
- The applicants borrowing from companies within the Paragon Banking Group, in either personal name or corporate entity and whether solely or jointly with others, does not exceed £5,000,000 including this application, unless previously agreed
- Any capital raising is being utilised for purposes concerned with the owning and renting of residential property
- The property is not being purchased or refinanced through a property investment club or syndicate
- The applicants are not in any way connected to a property investment club or syndicate
- We will not consider applications with historic or currently disqualified directors

**If your application does not comply with the above criteria please call us on 0345 849 4040 to discuss this further.**

**Paragon do not accept the following properties, by ticking this box you are confirming that the property is not one of the following:**

- A property with more than 20 self contained units
- A freehold flat or maisonette in England or Wales
- A leasehold property in Scotland
- A shared ownership property (currently or previously)
- A converted flat where the applicant occupies a property in the same building
- Designated as defective under any housing legislation
- Subject to agricultural or other planning restrictions
- Subject to notice of mineral extraction, contaminated land or previous mining subsidence and landfill
- Being purchased under the Right to Buy Scheme or Housing Association Scheme
- Built within the last ten years without an NHBC certificate or other guarantee acceptable to us
- Leasehold with less than 85 years unexpired at the start, and/or less than 65 years unexpired at the end, of the mortgage
- Non traditional construction such as concrete or timber or where existing or possible structural defects are apparent
- Located within either ten metres of an electrical sub-station or 100 metres of an overhead high voltage cable or communication mast
- Subject to a pre-emption clause
- Subject to unreasonable lease terms, including ground rent amounts; review periods: escalation provisions and event fees
- A short term finance application with an exit strategy of anything other than letting the property

**At our discretion, certain other types of property may be considered on an individual basis. Please see our latest Portfolio lending guidelines for a comprehensive list.**

Please note: We may be able to accept certain types of properties on the above list on an alternative product - please contact us on 0345 849 4040 for details. This form should be retained for your records. Please see the intermediary section of [www.paragonbank.co.uk](http://www.paragonbank.co.uk) for full details of our portfolio lending criteria, product information and full Terms and Conditions.

If the applicants are existing Paragon Banking Group buy-to-let customers please confirm one of their mortgage account numbers

In conjunction with other criteria, we will assess the affordability of this mortgage based on the expected monthly income generated from letting the property to a tenant. The actual income generated may be different and can be influenced over time by changes within the rental market. The applicant(s) will remain responsible for meeting the costs of the mortgage and the additional costs associated with letting the property for the duration of ownership.

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### Limited company / Limited liability partnership (LLP)

Please ensure that the limited company / LLP meets with the criteria published in the latest version of the Portfolio lending guidelines.

Company / LLP name

Company / LLP number

Is the company / LLP trading?  Yes  No

Company Secretary name

Telephone number

Email address

Address   
 Postcode

Accountant name

Accountant address   
 Postcode

Name of person acting

Qualification

Telephone number

Email address

Please note that whilst an automated agreement in principle will be given for the online application, approval of the limited company / LLP will be dependent on a full underwriting assessment.

### Select loan type

Buy-to-let

Short term finance

Short term finance and buy-to-let

## Application details

Number of Applicants

Is this a purchase or remortgage?  Purchase  Remortgage

Is this application for more than one property?  Yes  No

Is the property a HMO?  Yes  No

Is this a limited company or LLP application?  Yes  No

### APPLICANT 1

### APPLICANT 2

Do you own another buy to let property?  Yes  No  Yes  No

Did you purchase the property that this application relates to?  Yes  No  Yes  No

At the time of purchase, did you intend to let the property out?  Yes  No  Yes  No

Have you, or a relative, lived in the property since you have owned it?  Yes  No  Yes  No

## Personal details

### APPLICANT 1

### APPLICANT 2

Title

Gender

Forename (s)

Middle name

Surname

Date of birth

Home telephone number

Mobile telephone number

Email address

Residential status  Mortgaged  Owned outright  Mortgaged  Owned outright  
 Rented  Living with friends/relatives  Rented  Living with friends/relatives

Marital status  Married  Single  Married  Single  
 Divorced  Separated  Divorced  Separated  
 Widowed  Widowed

Lettings experience?  Yes  No  Yes  No

Country of birth

## Current address

### APPLICANT 1

### APPLICANT 2

Address

Postcode

Postcode

Country of residence



Time at address









**Please note:** We require a full two year address history, if the applicants have resided at their current address for less than two years please provide previous address(es) overleaf

## Previous address

### APPLICANT 1

### APPLICANT 2

Address

Postcode

Postcode

Country of residence



Time at address









## Employment details

### APPLICANT 1

### APPLICANT 2

Gross employed income



Self employed net profit income  
*(Sole trader or partnership, excluding buy-to-let income)*



Limited company / LLP income  
*(Dividend / director's remuneration / member's profit)*



Gross rental income  
*(As of today, including all existing properties and current purchase applications)*



Self employed pre-tax profit income  
*(Buy-to-let income)*



All other taxable income  
*(eg pension, investments, savings etc)*



National Insurance Number



Employment status

 Employed
  Housewife
  Student
  Self-employed
  Retired
  Unemployed

 Employed
  Housewife
  Student
  Self-employed
  Retired
  Unemployed

Contract type

 Permanent
  Temporary
  Contract
  Probationary
  Long-term temp

 Permanent
  Temporary
  Contract
  Probationary
  Long-term temp

Time employed/time trading if self-employed

## Lettings experience

### APPLICANT 1

### APPLICANT 2

Years lettings experience

 years

 years

Number of residential investment properties currently owned, which are not mortgaged to companies within Paragon Banking Group.



- Once the information above is entered, you must read and agree to our Terms and Conditions to continue. A criteria check will then be undertaken and a credit quotation search will be carried out.
- If the application is agreed in principle you will be asked to provide the information overleaf to submit the application
- If we are unable to give an agreement in principle you will be advised of this and provided with contact details

For more information on what we do with customer's personal data, why we do it and what rights they have over that data, including how to make a complaint to the ICO, please see the online application declaration, visit online [www.paragonbank.co.uk/data-protection](http://www.paragonbank.co.uk/data-protection) or contact us.

## Property details

Address

  
 Postcode

Property value (if remortgage)

Number of units

Tenure

 Freehold / heritable  Leasehold

Unexpired lease

Year built

 Y  Y  Y  Y

Property in, or to be in, multiple occupation

 Yes  No

Ex local authority

 Yes  No

Attached to/above commercial premises

 Yes  No

## Mortgage details

Loan required (Please exclude any fees that you have chosen to add to the loan, as we will include these as part of our affordability and maximum LTV calculations)	<input type="text" value="£"/>
Current property use (if short term finance)	<input type="text"/>
Proposed property use (if short term finance)	<input type="text"/>
Roll up interest (if short term finance)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Repayment method	<input type="checkbox"/> Interest only <input type="checkbox"/> Capital & interest <input type="checkbox"/> Split loan*
Term in years	<input type="text"/>
Term in months (if short term finance)	<input type="text"/>
Refurbishment type (if short term finance)	<input type="checkbox"/> Standard <input type="checkbox"/> Light <input type="checkbox"/> Heavy
Application type	<input type="checkbox"/> Purchase <input type="checkbox"/> Remortgage
Purchase price	<input type="text" value="£"/>
Owned outright	<input type="checkbox"/> Yes <input type="checkbox"/> No
Existing mortgage balance	<input type="text" value="£"/>
Rental income per month	<input type="text" value="£"/>
*If split loan required	Interest only amount <input type="text" value="£"/> Capital and interest amount <input type="text" value="£"/>
Loan purpose	<input type="text"/>
Source of deposit (purchase only)	<input type="text"/>
Product required (Confirm product required from our current Paragon portfolio product range - see the intermediary section of <a href="http://www.paragonbank.co.uk">www.paragonbank.co.uk</a> )	<input type="text"/>

If the amount of loan requested is not possible because of affordability or fees added to the loan, the maximum amount available will be confirmed after the product has been selected.

- If the property and mortgage requirements are agreed in principle you will be asked to provide the information overleaf to submit the application
- If we are unable to give an agreement in principle you will be advised of this and provided with contact details. You will also be given the option to add another property

## Employment / business details

### APPLICANT 1

### APPLICANT 2

Name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/> Postcode	<input type="text"/> Postcode
Telephone number	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>

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## If self-employed / accountant details

Accountant name	<input type="text"/>
Accountant address	<input type="text"/> Postcode
Name of person acting	<input type="text"/>
Qualification	<input type="text"/>
Telephone number	<input type="text"/>
Email address	<input type="text"/>

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## Access details

Contact name	<input type="text"/>
Address	<input type="text"/> Postcode
Telephone number	<input type="text"/>
Email address	<input type="text"/>

### Buy-to-let mortgage details

Loan required  
 (Please exclude any fees that you have chosen to add to the loan, as we will include these as part of our affordability and maximum LTV calculations)

£

Repayment method  Interest only  Capital & interest  Split loan\*

Term in years

Application type  Purchase  Remortgage

Purchase price

£

Owned outright  Yes  No

Existing mortgage balance

£

Rental income per month

£

\*If split loan required Interest only amount £ Capital and interest amount £

Loan purpose

Source of deposit (purchase only)

Product required  
 (Confirm product required from our current Paragon portfolio product range - see the intermediary section of [www.paragonbank.co.uk](http://www.paragonbank.co.uk))

If the amount of loan requested is not possible because of affordability or fees added to the loan, the maximum amount available will be confirmed after the product has been selected.

- Once the property and mortgage details have been agreed in principle you will have the option to add another property or to continue with the application
- Please remember that if stopped part way through, you have 30 days to resume and complete the application, after which time it will be necessary to make a new application
- When resuming multiple property applications, this can only be done one property at a time
- If another property is added you will be asked to provide property details, mortgage details, vendor details and access details
- If continue is selected you will be asked to provide the information below to complete the application





### Additional information (must be completed in all circumstances)

As a responsible lender, when you apply for a mortgage, we have to assess all material facts before an offer is issued. It is your responsibility to disclose any material facts that could influence our decision.

The following questions we consider to be material and must be answered on behalf of all applicants before we can assess your application.

1. Have you ever been convicted of an offence (other than driving offences)?  Yes  No
2. Are you aware of any future changes to your income or expenditure that would affect your ability to repay the mortgage?  Yes  No
3. Have you ever incurred mortgage or unsecured credit arrears, been declared bankrupt, entered into arrangement with creditors or been party to a mortgage where the property has been taken into possession?  Yes  No
4. Have you ever been declared bankrupt whilst being a director of a company that went into liquidation, receivership or administration or been disqualified from being a director of a company?  Yes  No
5. Have you ever had a county court judgement or any other court order made against you?  Yes  No
6. Have you been refused a mortgage in the last 12 months?  Yes  No

If you have answered yes to any of the above questions, or if you are in doubt as to whether any fact is material, you should provide full details.

## Property schedule

This schedule must include all residential investment properties owned by every applicant in both personal and corporate name. Where the applicant owns three or less properties, completion of this property schedule is compulsory. Where the applicant owns more than three properties, although the property schedule is not compulsory as part of the online application, a fully completed schedule will be required prior to the full underwriting assessment being carried out.

Owner	<input type="text"/>	Owner	<input type="text"/>
Address	<input type="text"/>	Address	<input type="text"/>
	Postcode		Postcode
Property value	£ <input type="text"/>	Property value	£ <input type="text"/>
Current mortgage/loan balance	£ <input type="text"/>	Current mortgage/loan balance	£ <input type="text"/>
Lender's name and address	<input type="text"/>	Lender's name and address	<input type="text"/>
	Postcode		Postcode
Loan to value	<input type="text"/>	Loan to value	<input type="text"/>
ICR	<input type="text"/>	ICR	<input type="text"/>
Monthly mortgage payment	£ <input type="text"/>	Monthly mortgage payment	£ <input type="text"/>
Monthly rental income	£ <input type="text"/>	Monthly rental income	£ <input type="text"/>
How long have you owned the property?	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months	How long have you owned the property?	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months
Is the property currently let?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is the property currently let?	<input type="checkbox"/> Yes <input type="checkbox"/> No
HMO?	<input type="checkbox"/> Yes <input type="checkbox"/> No	HMO?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Multi unit block?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Multi unit block?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Owner	<input type="text"/>	Owner	<input type="text"/>
Address	<input type="text"/>	Address	<input type="text"/>
	Postcode		Postcode
Property value	£ <input type="text"/>	Property value	£ <input type="text"/>
Current mortgage/loan balance	£ <input type="text"/>	Current mortgage/loan balance	£ <input type="text"/>
Lender's name and address	<input type="text"/>	Lender's name and address	<input type="text"/>
	Postcode		Postcode
Loan to value	<input type="text"/>	Loan to value	<input type="text"/>
ICR	<input type="text"/>	ICR	<input type="text"/>
Monthly mortgage payment	£ <input type="text"/>	Monthly mortgage payment	£ <input type="text"/>
Monthly rental income	£ <input type="text"/>	Monthly rental income	£ <input type="text"/>
How long have you owned the property?	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months	How long have you owned the property?	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months
Is the property currently let?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is the property currently let?	<input type="checkbox"/> Yes <input type="checkbox"/> No
HMO?	<input type="checkbox"/> Yes <input type="checkbox"/> No	HMO?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Multi unit block?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Multi unit block?	<input type="checkbox"/> Yes <input type="checkbox"/> No

## Fee payment

At this stage you will be asked to pay any fees. Please ensure that you have credit/debit card details available, together with the clients authority to make the necessary payment.

Select either 'Make a payment' or 'Send payment link' and follow the on-screen instructions.

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## Additional details / comments

## Document upload

If you wish to send supporting documents to us electronically, you can now upload them instantly via our intermediary portal on our website at [www.paragonbank.co.uk/intermediary/portal/](http://www.paragonbank.co.uk/intermediary/portal/). Alternatively, you can email them to us at [btlenquiries@paragonbank.co.uk](mailto:btlenquiries@paragonbank.co.uk).

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